

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CARL W HOWARD

Case No. 15-41130

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/04/2015.
- 2) The plan was confirmed on 02/03/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/28/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/22/2016.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,947.70
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$1,947.70

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$986.13
Court Costs	\$0.00
Trustee Expenses & Compensation	\$91.54
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,077.67**

Attorney fees paid and disclosed by debtor: **\$116.00**

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acceptance Now	Unsecured	421.00	NA	NA	0.00	0.00
AT T U VERSE	Unsecured	1.00	NA	NA	0.00	0.00
Capital One	Unsecured	375.88	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	356.00	338.29	338.29	0.00	0.00
CERASTES LLC	Unsecured	5,171.00	5,198.37	5,198.37	0.00	0.00
CHASE	Unsecured	27,047.00	NA	NA	0.00	0.00
DEVON FINANCIAL SERVICE	Unsecured	198.00	178.42	178.42	0.00	0.00
DISH NETWORK	Unsecured	1.00	NA	NA	0.00	0.00
HYUNDAI MOTOR FINANCE CO	Unsecured	14,792.00	0.00	1,737.66	0.00	0.00
HYUNDAI MOTOR FINANCE CO	Secured	17,125.00	33,654.66	31,917.00	456.90	413.13
IDEALGELT	Unsecured	1,650.00	1,496.69	1,496.69	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	4,041.01	4,223.68	4,223.68	0.00	0.00
NICOR GAS	Unsecured	1.00	732.37	732.37	0.00	0.00
Northcash	Unsecured	1.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	1.00	820.91	820.91	0.00	0.00
PLAZA SERVICES	Unsecured	1.00	0.00	0.00	0.00	0.00
total lending	Unsecured	1.00	NA	NA	0.00	0.00
US DEPART OF EDUCATION	Unsecured	4,236.00	7,904.07	7,904.07	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	3,500.00	NA	NA	0.00	0.00
VILLAGE OF PARK FOREST	Unsecured	1.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Unsecured	NA	10,412.31	10,412.31	0.00	0.00
WELLS FARGO DEALER SERVICES	Secured	14,175.00	14,150.00	14,150.00	0.00	0.00
WELLS FARGO DEALER SERVICES	Unsecured	9,475.76	6,410.69	6,410.69	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$31,917.00	\$456.90	\$413.13
All Other Secured	\$14,150.00	\$0.00	\$0.00
TOTAL SECURED:	\$46,067.00	\$456.90	\$413.13
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,453.46	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,077.67</u>
Disbursements to Creditors	<u>\$870.03</u>

TOTAL DISBURSEMENTS :	<u>\$1,947.70</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/11/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.